



Order Filed on December 18, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire  
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Attorneys for the Mortgagee  
File No. 091641B

In Re:

Anthony R. Cotugno

Case No.: 19-11280-RG

Hearing Date: October 2, 2019  
Judge: Rosemary Gambardella

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

**DATED: December 18, 2019**

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Applicant: Specialized Loan Servicing LLC  
Applicant's Counsel: Rob Saltzman, Esquire  
Debtor's Counsel: Barry Scott Miller, Esquire  
Property Involved ("Collateral"): 668 North Broad Street Apt.B15, Elizabeth, NJ  
07208  
Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
  - ☒ The Debtor is overdue for eight months, from February 1, 2019 to September 1, 2019.
  - ☒ The Debtor is overdue for eight payments at \$879.28 per month.
  - ☒ Recoverable Motion for Relief fees and costs of \$531.00.
  - ☒ Fees of \$650.00 from the March 18, 2019 Notice of Postpetition Mortgage Fees, Expenses and Charges.Total Arrearages Due \$8,215.24.
2. Debtor must cure all post-Petition arrearages as follows:
  - ☒ Beginning on October 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$879.28.
  - ☒ Beginning on October 1, 2019, additional monthly cure payments shall be made in the amount of \$879.28 for eight (8) months.
  - ☒ The amount of \$1,181.00 shall be capitalized in the Debtor's Chapter 13 Plan. As a result of such capitalization, the Mortgagee's Allowed Secured Claim shall be and the same hereby shall be deemed amended to add such capitalized post-Petition payment thereon to the Proof of Claim as filed, and the standing Chapter 13 Trustee shall be and the same hereby is directed to adjust her records and make revised disbursements accordingly.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Regular monthly payments and Monthly cure payments:

Specialized Loan Servicing LLC

PO BOX 636007

Littleton, CO 80163

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.